PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Stahl, et al.

Box PATENT APPLICATION

Assistant Commissioner for

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Patents and Trademarks

Washington, D.C. 20231

Serial No.:

Filing Date:

Examiner: Art Group:

Docket No.: 33605.00.0002

Title: SINGLE PREMIUM ANNUITY FOR SATISFYING AN EQUITY LOAN Certificate of Express Mailing

I hereby certify that this paper is being deposited with the United States Postal Service as Express Mail in an envelope addressed to: Box PATENT APPLICATION, Assistant Comm. for Patents and Trademarks, U.S. Patent & Trademark Office, Washington, D.C.20231, on this date with the "Express Mail"

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INFORMATION DISCLOSURE STATEMENT

Applicants enclose Form PTO/SB/08A, Information Disclosure Statement by Applicants, as well as a copy of each of the listed patents. This statement is provided in order to comply with 37 CFR §§ 1.56, 1.97 and 1.98, and this statement is not to be construed as a representation that no information exists which is more material than these patents. Because Applicants have complied with all of the requirements of the above-noted Code of Federal Regulations Sections, Applicants respectfully request that the listed prior art be cited in the patent to issue upon the present application.

By

Date: February 13, 2002

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Respectfully submitted,

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Registration No. 29,622

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INFORMATION DISCLOSURE	Filing Date		99
STATEMENT BY APPLICANT	First Named Inventor	Stahl, et al.	s
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(use as many sheets as necessary)	Examiner Name		70
Sheet 1 of 2	Attorney Docket Number	33605.00.0002	

				U.S. PATENT DOCU	JMENTS	
Examiner Initials	Cite No.1	U.S. Patent Number	Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		6,275,807		Schirripa	08-14-01	
		6.064,969		Haskins	05-16-00	
		6,012,047		Mazonas, et al.	01-04-00	
		5,983,206		Oppenheimer	11-09-99	
		5,950,175		Austin	09-07-99	
		5,933,815		Golden	08-03-99	<u></u>
		5,864,685		Hagan	01-26-99	
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		5,631,828		Hagan	05-20-97	
		5.291,398		Hagan	03-01-94	
 					 	
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	FOREIGN PATENT DOCUMENTS							
	0:1-	Foreign Patent Document			Name of Patentee or	Date of Publication of	Pages, Columns, Lines, Where Relevant	Ì
	Cite No. ¹	Office ³	Number	Kind Code ⁵ (if known)	Applicant of Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	1.e
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¹ Unique citation designation number. 2 See attached Kinds of U.S. Patent Documents. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Skind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.